

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Attorneys for Secured Creditor
The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the certificateholders of CWABS
Inc., Asset-Backed Certificates, Series 2007-10

In Re:
James Coyle, Karen E. Coyle,

Debtors.



Order Filed on June 26, 2018 by
Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-28946 JNP

Adv. No.:

Hearing Date: 5/15/18 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 26, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: James Coyle, Karen E. Coyle

Case No: 16-28946 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 31 Hamilton Dr, Clementon, Nj, 08021, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 30, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2018 through May 2018 for a total post-petition default of \$7,173.89 (4 @ \$2,003.35 less \$839.51 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor will make an immediate lump sum payment of \$3,000.00 by May 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,173.89 will be paid by Debtor remitting \$695.00 per month for five months and \$698.89 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor's servicer Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within fifteen (15) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: James Coyle, Karen E. Coyle

Case No: 16-28946 JNP

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING CERTIFICATION
OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
James Coyle
Karen E. Coyle
Debtors

Case No. 16-28946-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db/jdb +James Coyle, Karen E. Coyle, 31 Hamilton Dr, Laurel Springs, NJ 08021-2742

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2018 at the address(es) listed below:

Brad J. Spiller on behalf of Debtor James Coyle bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com

Brad J. Spiller on behalf of Joint Debtor Karen E. Coyle bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of CWABS Inc., Asset-Backed Certificates, Series 2007-10
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent
for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders
of CWABS, Inc., Asset-Backed Certificates, Series 200 NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

TOTAL: 7